

Information to identify the case:

Debtor 1	Marguerite Cook	Social Security number or ITIN xxx-xx-2115
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Roger A Cook	Social Security number or ITIN xxx-xx-1388
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-30540-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marguerite Cook

Roger A Cook

1/5/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Marguerite Cook
Roger A Cook
Debtors

Case No. 16-30540-MBK
Chapter 13

District/off: 0312-3

User: admin

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Date Rcvd: Jan 05, 2022

Form ID: 3180W

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol

Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Marguerite Cook, Roger A Cook, 1014 Terrace Blvd, Trenton, NJ 08618-1904
cr	+ Midland States Bank, 14125 Clayton Road, Chesterfield, MO 63017-8355
516690316	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516467747	+ FMA Alliance, LTD, 12339 Cutten Road, Houston, TX 77066-1807
516478506	+ Security Credit Services, LLC, c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
516467761	+ Td Rcs/the Pet Company, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 05 2022 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 05 2022 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516467735	EDI: BANKAMER.COM	Jan 06 2022 01:23:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998
516467734	+ EDI: TSYS2	Jan 06 2022 01:23:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
516467737	+ EDI: CAPITALONE.COM	Jan 06 2022 01:23:00	Cap One, Po Box 30253, Salt Lake City, UT 84130-0253
516467736	+ EDI: CAPITALONE.COM	Jan 06 2022 01:23:00	Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
516680661	+ EDI: BASSASSOC.COM	Jan 06 2022 01:23:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
516571570	+ Email/Text: bankruptcy@cavps.com	Jan 05 2022 20:31:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516467739	+ Email/Text: bankruptcy@rubinrothman.com	Jan 05 2022 20:30:00	Citibank, N.A, c/o Rubin & Rothman, LLC, 1787 Veterans Highway, STE 32, P.O. Box 9003, Islandia, NY 11749-9003
516467740	+ EDI: CITICORP.COM	Jan 06 2022 01:23:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
516467741	+ EDI: WFNNB.COM	Jan 06 2022 01:23:00	Comenity Bank/cathrins, 4590 E Broad St, Columbus, OH 43213-1301
516467742	+ EDI: WFNNB.COM	Jan 06 2022 01:23:00	Comenity Bank/roamans, Po Box 182789, Columbus, OH 43218-2789
516467743	+ EDI: WFNNB.COM	Jan 06 2022 01:23:00	Comenity Bank/womnwthn, 4590 E Broad St, Columbus, OH 43213-1301

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516690524	+ EDI: WFNNB.COM	Jan 06 2022 01:23:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516467744	+ EDI: WFNNB.COM	Jan 06 2022 01:23:00	Comenitycapital/bjsclb, Po Box 182120, Columbus, OH 43218-2120
516467745	+ Email/Text: bankruptcy@cunj.org	Jan 05 2022 20:31:00	Credit Union Of N J, Po Box 7921, Ewing, NJ 08628-0921
516467748	+ EDI: CITICORP.COM	Jan 06 2022 01:23:00	Mcydsnb, 9111 Duke Blvd, Mason, OH 45040
516649996	EDI: Q3G.COM	Jan 06 2022 01:23:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516481432	EDI: DISCOVER.COM	Jan 06 2022 01:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516467746	+ EDI: DISCOVER.COM	Jan 06 2022 01:23:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
516467738	EDI: JPMORGANCHASE	Jan 06 2022 01:23:00	Chase Card, Po Box 15298, Wilmington, DE 19850
516629828	+ EDI: MID8.COM	Jan 06 2022 01:23:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516651284	+ EDI: AISMIDFIRST	Jan 06 2022 01:23:00	MidFirst Bank, 999 NW Grand Blvd., Oklahoma City, OK 73118-6051
516467750	+ EDI: AISMIDFIRST	Jan 06 2022 01:23:00	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
516467749	Email/Text: signed.order@pfwattorneys.com	Jan 05 2022 20:30:00	Midland Funding, c/o Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054
516467751	+ EDI: RMSC.COM	Jan 06 2022 01:23:00	Paypal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
516537983	EDI: Q3G.COM	Jan 06 2022 01:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518135688	+ Email/Text: bncmail@w-legal.com	Jan 05 2022 20:31:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518135689	+ Email/Text: bncmail@w-legal.com	Jan 05 2022 20:31:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516467752	+ EDI: RMSC.COM	Jan 06 2022 01:23:00	Synch/bp, C/o Po Box 965024, Orlando, FL 32896-0001
516467753	+ EDI: RMSC.COM	Jan 06 2022 01:23:00	Synch/empire Home Srvc, C/o Po Box 965036, Orlando, FL 32896-0001
516467754	+ EDI: RMSC.COM	Jan 06 2022 01:23:00	Synch/jcp, Po Box 965007, Orlando, FL 32896-5007
516467755	+ EDI: RMSC.COM	Jan 06 2022 01:23:00	Synch/jcp, Po Box 965009, Orlando, FL 32896-5009
516467756	+ EDI: RMSC.COM	Jan 06 2022 01:23:00	Synch/lowe's, Po Box 965005, Orlando, FL 32896-5005
516467757	+ EDI: RMSC.COM	Jan 06 2022 01:23:00	Synch/qvc, Po Box 965018, Orlando, FL 32896-5018
516467758	+ EDI: RMSC.COM	Jan 06 2022 01:23:00	Synch/sams Club, Po Box 965005, Orlando, FL 32896-5005
516467759	+ EDI: RMSC.COM	Jan 06 2022 01:23:00	Synch/tjx Cos, Po Box 965005, Orlando, FL

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516467760

+ EDI: RMSC.COM

32896-5005

Jan 06 2022 01:23:00

Synch/walmart, Po Box 965024, Orlando, FL
32896-5024

516467762

EDI: WFFC.COM

Jan 06 2022 01:23:00

Wffnatlnk, Cscl Dispute Team N8235-04m, Des
Moines, IA 50306

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2022 at the address(es) listed below:

Name	Email Address
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Albert Russo

docs@russotrustee.com

Candyce Ilene Smith-Sklar

on behalf of Joint Debtor Roger A Cook mail@njpalaw.com r56958@notify.bestcase.com

Candyce Ilene Smith-Sklar

on behalf of Debtor Marguerite Cook mail@njpalaw.com r56958@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Elizabeth L. Wassall

on behalf of Creditor Midland States Bank ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor MIDFIRST BANK ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com

Rebecca Ann Solarz

on behalf of Creditor MidFirst Bank rsolarz@kmllawgroup.com

TOTAL: 7